

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Terrence James Delaney
Debtor

Case No. 25-01829-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Jul 29, 2025

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 19

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2025:

Recip ID	Recipient Name and Address
db	+ Terrence James Delaney, 320 Seven Bridge Road, East Stroudsburg, PA 18301-7935
5723305	+ FORSYTHE FINANCE, 225 S EXECUTIVE DR, BROOKFIELD, WI 53005-4257

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5723301	+ Email/PDF: ebn_ais@aisinfo.com	Jul 29 2025 18:51:04	CAPITAL ONE NA, BY AMERICAN INFOSOURCE AS AGENT, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901
5723302	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 29 2025 18:42:00	CREDIT ACCEPTANCE, ATTENTION: OPERATIONS SUPPORT, PO BOX 513, SOUTHFIELD, MI 48037-0513
5723303	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 29 2025 18:42:00	CREDIT ACCEPTANCE CORPORATION, 25505 W 12 MILE ROAD SUITE 3000, SOUTHFIELD, MI 48034-8331
5726238	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 29 2025 18:51:32	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
5723304	+ Email/Text: dht@pacollections.com	Jul 29 2025 18:42:00	DEMETRIOS H TSAROUEHIS ESQ, TSAROUEHIS LAW GROUP, 21 S 9TH ST SUITE 200, ALLENTOWN, PA 18102-4861
5723306	^ MEBN	Jul 29 2025 18:39:03	KML LAW GROUP, STE 5000-BNY INDEPENDENCE CTR, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
5723307	+ Email/Text: nsm_bk_notices@mrcopper.com	Jul 29 2025 18:42:00	LAKEVIEW LOAN SERVICING LLC, 4425 PONCE DELEON BLVD, MAIL STOP MX5/251, MIAMI, FL 33146-1839
5723308	+ Email/Text: camanagement@mtb.com	Jul 29 2025 18:42:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5723309	+ Email/Text: bankruptcydpt@mcmc.com	Jul 29 2025 18:42:00	MIDLAND CREDIT MANAGEMENT, PO BOX 2037, WARREN, MI 48090-2037
5723310	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 29 2025 18:42:00	PA DEPT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 180946, HARRISBURG, PA 17128-0946
5723311	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 29 2025 18:42:00	PA DEPT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, HARRISBURG, PA 17128-0946
5723312	Email/Text: BNCnotices@dcmservices.com	Jul 29 2025 18:42:00	PENNSYLVANIA HM ASSOCIATES PC, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
5723313	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 29 2025 18:51:55	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK, VA 23541-1067

5723314	Email/Text: bnc-quantum@quantum3group.com	Jul 29 2025 18:42:00	QUANTUM 3 GROUP LLC AS AGENT, FOR CREDIT CORP SOLUTIONS INC, PO BOX 788, KIRKLAND, WA 98083-0788
5725022	Email/Text: bnc-quantum@quantum3group.com	Jul 29 2025 18:42:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
5723315	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 29 2025 18:51:06	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
5723316	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 29 2025 18:42:00	WEBBANK/FINGERHUT, 13300 PIONEER TRAIL, EDEN PRAIRIE, MN 55347-4120

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Matthew K. Fissel	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com, wbef@brockandscott.com
Robert J Kidwell, III	on behalf of Debtor 1 Terrence James Delaney rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Terrence James Delaney lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13
Terrence James Delaney, : Case No. 5:25-bk-01829-MJC
Debtor. :
:::::::::::::::::::

ORDER GRANTING MOTION TO EXTEND STAY

Upon consideration of Debtor's Motion to Extend Stay as to All Creditors, Doc. # 12 ("Motion"), and the Debtor having certified that all creditors and parties in interest have been properly served, no responses having been filed thereto, after a hearing held on July 29, 2025, and good cause having been demonstrated by the Movant, it is hereby

ORDERED that the Motion is **GRANTED**; and it is further

ORDERED that the automatic stay in the above-captioned case is hereby **EXTENDED** as to all creditors properly served, until such time as the herein case is dismissed, discharged, or this Court enters an Order modifying the stay.

By the Court,



Mark J. Conway, Bankruptcy Judge
Dated: July 29, 2025